



March 2021 Resources

Resources for Small Businesses and their Employees

Compiled by :

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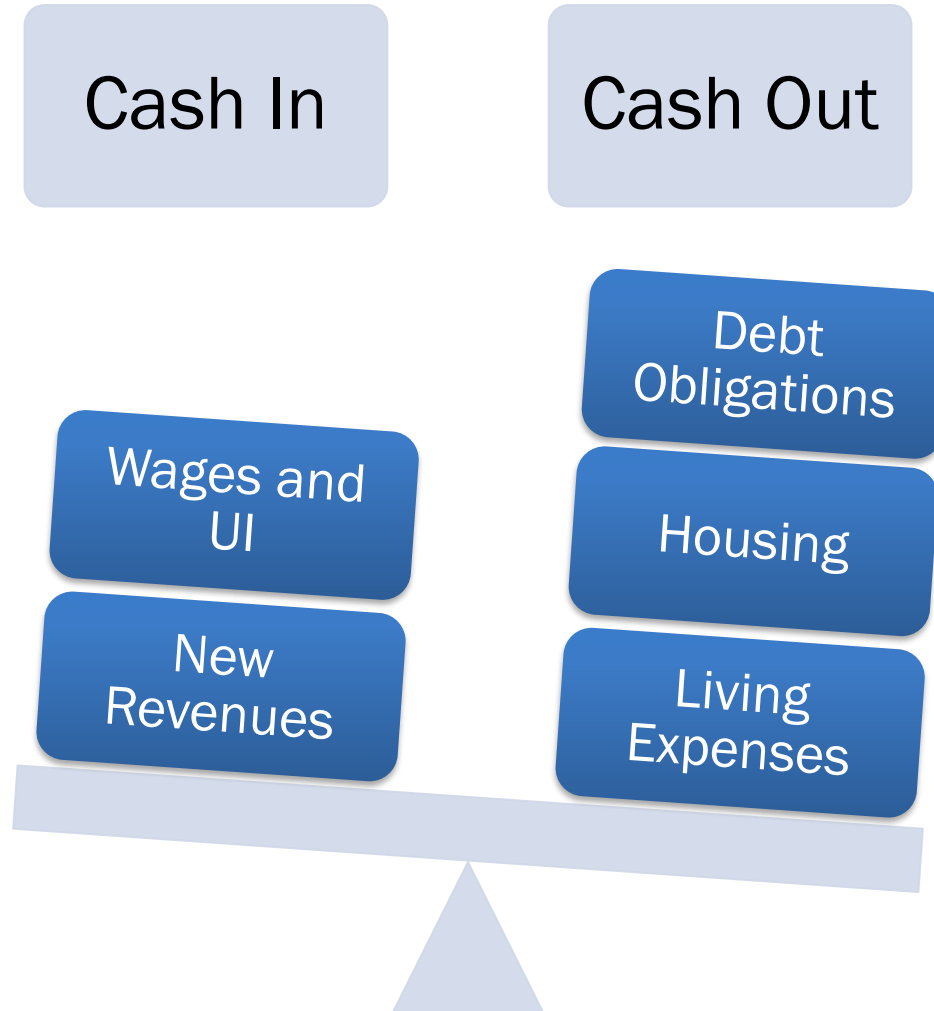


WARNING

***CDC Federal Eviction Moratorium
is due to expire, March 31, 2021***

*Each page has websites listed in **BLUE**, copy and
paste into your browser.*

Hardship is a result of imbalance





Cash In Resources- *New Employment*

Website: <https://arizonaatwork.com/>



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Cash In Resources - *New Revenues SBA PPP Business Loans*

***WARNING - PPP Applications
Close, March 31, 2021***

YOU'RE INVITED TO JOIN A
**PPP and Disaster
Assistance Webinar**



Cash In Resources - *New Revenues SBA* *PPP Business Loans*

<https://clients.azsbdc.net/workshop.aspx?ekey=110410018>

YOU'RE INVITED TO JOIN A

PPP and Disaster Assistance Webinar



COCONINO
COUNTY ARIZONA



Held March 9th at 2pm. Register online



Cash In Resources - *New Revenues SBA Business Loans*

<https://covid19relief.sba.gov/>

Notice: Now Accepting New Applications for COVID-19 Economic Injury Disaster Loans

Eligible small businesses, private non-profits and agricultural businesses may apply for the Economic Injury Disaster Loan [here](#).

In response to the Coronavirus (COVID-19) pandemic, small businesses, including agricultural businesses, and non-profit organizations in all U.S. states, Washington D.C., and territories can apply for an Economic Injury Disaster Loan (EIDL). The EIDL program is designed to provide economic relief to businesses that are currently experiencing a temporary loss of revenue due to COVID-19. EIDL proceeds can be used to cover a wide array of working capital and normal operating expenses, such as continuation to health care benefits, rent, utilities, and fixed debt payments.

On June 15, SBA resumed accepting new Economic Injury Disaster Loan (EIDL) applications from all qualified small businesses, including agricultural businesses, and non-profit organizations.



Cash In Resources – *Improve Business Profitability*

<https://www.azcommerce.com/>

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COMMERCE AUTHORITY

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BUSINESS FIRST

BIG IDEAS

LOCATE

EXPAND

START UP

INDUSTRIES

PROGRAMS

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OPPORTUNITIES FOR GROWTH ARIZONA PROGRAMS

The Arizona Commerce Authority is comprised of a team of expert business professionals knowledgeable in streamlining processes and navigating channels for faster results.

TAX RELIEF

ADDITIONAL
DEPRECIATION

ANGEL
INVESTMENT

QUALITY
JOBS

QUALIFIED
FACILITY


VIEW 10 MORE



Cash In Resources – *Improve Performance – Free Consultation*

<https://www.coconino.edu/sbdc>

Small Business Development Center

 [Print](#)



Your journey to success starts here.

Whether you just have an idea, you're starting a new business or growing an existing one, the *Coconino Small Business Development Center* is your source for business support now and in the future.

- Registered clients have access to free, confidential business consulting services provided by experienced small business experts.
- Our statewide network collaborates to provide expertise in finance, marketing, government procurement, operations and human resources.



Cash In Resources - *New Revenues* *Grant Opportunities Report*

<https://coconino.az.gov/2435/Grant-Opportunities>

Grant Opportunities

Welcome to the Grant Opportunities webpage, brought to you by Coconino County's Public Affairs Department and your Economic Development Manager

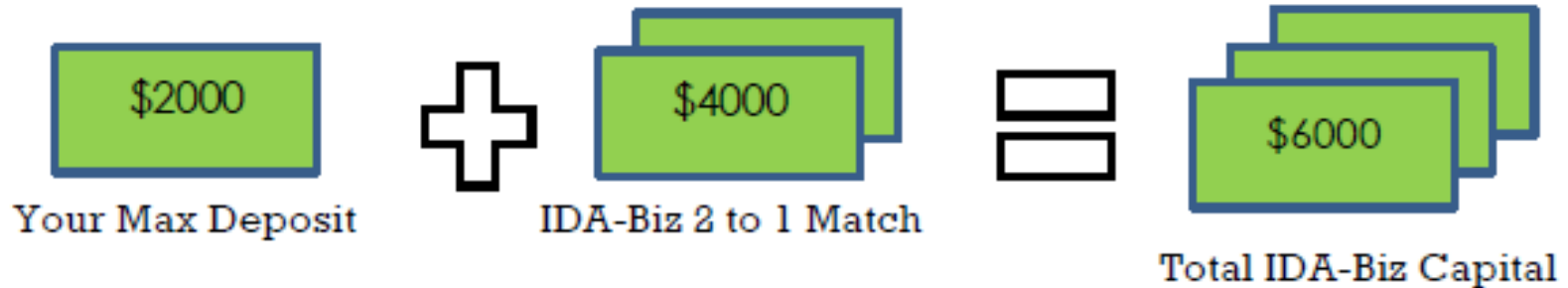
The PDF Weekly Grant Opportunity Summary Report is an overview of grant opportunities available to:

- Non-Profits
- Local Governments
- Native American Tribes
- Private entities
- Academic Institutions
- Tribal Organizations
- Schools and School Districts

Click [Grant Opportunity Summary Report](#) for a PDF copy, that can be emailed or printed.



Cash In Resources - *New Revenues* *Matched Savings*



Does the adjusted gross income not exceed \$25,520 a year for your household of one (add \$8,960 for each additional person in your household)? Is your household net-worth \$10,000 or less, excluding a vehicle and/or home if you own them? Are you a Coconino County Resident, and have a driver's license/gov. photo ID? If yes for all, you may be eligible to enroll for a Coconino County Individual Development Accounts (IDA) Business Grant matching 2:1 up to \$2,000 of your saved earned income, turning your \$2,000 into \$6,000 to cover business start-up and/or expansion costs.

For more information, visit: www.coconino.az.gov/ida

Or, contact **IDA Recruitment** (ida@coconino.az.gov),
Program Manager Scott Neuman (679-7463; sneuman@coconino.az.gov), or
Program Manager III Diana Abele (679-7214; dabele@coconino.az.gov).



Cash In Resources- *Unemployment*

To apply for Unemployment Benefits in Arizona, visit the Arizona Department of Economic Security's website at: <https://des.az.gov/services/employment/unemployment-individual>.

Before you apply, make sure to have available:

- Your Social Security Number
- AZ Driver's License or AZ State Issued ID (Note: you may still complete your application without these two items)
- Your mailing address, city, state and ZIP code
- If you live in Arizona, know the county where you reside
- The names, addresses, and phone numbers of all your employers for the last 18 months
- The last day you worked immediately prior to filing your Unemployment Insurance claim
- If you received severance, vacation, holiday or payment for unused sick pay: give the amount (before deductions) and the date it was paid to you
- The name and local number of your union hall, if applicable
- Alien Registration Number, if applicable
- Copy # 4 of your DD Form 214 if released from the military in the last 18 months*
- SF 8 or SF 50 if employed in Federal Civilian service in the last 18 months *
- If you are collecting a pension (other than Social Security), you will need the start date of the pension and the monthly benefit amount

* Fax a copy of SF8 SF-50 or DD214 form to (602) 364-1416, (602) 253-4101 or Email a copy to UISpecialPrograms@azdes.gov

The Initial Claims Online Application is available from 12:00 a.m. Sunday to 6:00 p.m. Friday each week. Applications are also accepted by telephone Monday through Friday from 7:00 a.m. to 6:00 p.m. and on Sunday from 9:30 a.m. to 5:00 p.m. by calling 1 (877) 600-2722.



Cash In Resources- *New Revenues* *Rental & Utility Assistance*

The Arizona Department of Housing maintains a list of statewide **rental assistance programs** on their website: <https://housing.az.gov/general-public/rental-assistance-resources-eviction-prevention>.

Renters can apply online for rent payment assistance from the Arizona Department of Housing

at <https://housing.az.gov/general-public/eviction-prevention-assistance>.

Those without computer access may call their local [Community Action Agency](#) to start an application over the telephone.

Due to the COVID-19 situation, CCHHS will continue to provide Rental and Utility Assistance Services by phone, email, mail or by appointment.

DO YOU NEED HELP?

Rental and Utility Assistance Services

Utility Assistance for Electric • Gas • Wood • Water Propane (100 gallons or more)

For required Documents for Utility and Rental Assistance – see back of flyer

Rental & Utility Assistance is available for Coconino County residents including seniors, disabled, families, veterans and those affected by COVID-19. **Must be income eligible.**

Schedule Your Phone Appointment:

928-679-7300

**Navajo Nation Residents please call
Social Services Division at 928-283-3266**



Cash In Resources – *Rental Housing*

<https://des.az.gov/ERAP>



Arizona Department of Economic Security
Your Partner for a Stronger Arizona

English | Español

ARIZONA@WORK™



AboutServicesHow do I?Documents CenterOnline ServicesMedia CenterOffice LocatorReport Fraud

DES Services Related to COVID-19

[Home](#) / [Services](#) / [Basic Needs](#) / [Shelter and Housing](#) / [Emergency Rental Assistance Program](#)

Shelter and Housing

Emergency Rental Assistance Program

Domestic Violence >

Homeless Services

Short-Term Crisis Services >

Utility Assistance

Emergency Rental Assistance Program

Español



Apply for Rental Assistance



FAQs for Renters



FAQs for Landlords



Cash Out Resources– *Debt Obligations* *Vehicle Payments and Credit Cards*

If you are unable to pay your car payments on time, the [Consumer Financial Protection Bureau](#) recommends contacting your lenders and servicers to let them know about your situation. Those options include asking to change the date your payment is due, requesting a payment plan, asking for a payment extension/deferral, and refinancing your auto loan.

Read

More: <https://www.consumerfinance.gov/about-us/blog/worried-about-making-your-auto-loan-payments-your-lender-may-have-options-to-help>

[Many banks and credit card companies](#) have offered several options to help their customers. This may include waiving certain fees like ATM, overpayments, and late fees as well as allowing you to delay, adjust, or skip some payments. The options provided by banks and credit card companies may help you remain in good standing and protect your credit score.

Read

more: https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/#anchor_paying-bills



Cash Out Resources– *Debt Obligations* *Student Loans*

The temporary suspension of payments **only** applies to what are called “federally backed” student loans. The suspension does **not** apply to student loans owned by banks, credit unions, schools, or other private entities. It also doesn’t apply to certain loans under the Federal Family Education Loan (FFEL) Program and the Federal Perkins Loan Program.

If a borrower doesn’t know whether their student loan is “federally backed,” they should ask their student loan servicer. The U.S. Department of Education provides student loan servicers’ contact information here: <https://studentaid.gov/manage-loans/repayment/servicers#your-servicer>

If a borrower’s student loan is not backed by the federal government, the borrower still may be able to ask for and get a suspension of payments, but it will be up to their student loan servicer. Any suspension agreement between a borrower and their student loan servicer should be in writing, and the borrower should carefully review all the terms and conditions of the agreement before the borrower signs it.

More information is available here: <https://www.consumerfinance.gov/about-us/blog/what-you-need-to-know-about-student-loans-and->



Cash Out Resources– *Debt Obligations*

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Cash Out Resources – *Owner Occupied Housing*

If a homeowner's mortgage is backed by the federal government, the homeowner's mortgage servicer won't be allowed to begin a foreclosure action against them until at least December 31, 2020. This foreclosure "freeze" applies to mortgages backed by:

- Fannie Mae
- Freddie Mac
- U.S. Dept. of Veterans Affairs (VA)
- U.S. Dept. of Agriculture (USDA)
- U.S. Dept. of Housing and Urban Development (HUD), including the Federal Housing Administration (FHA)

If a homeowner doesn't know whether their mortgage is "federally backed," they should ask their mortgage servicer.

If a homeowner's mortgage is not backed by the federal government, this foreclosure freeze does not apply. However, many private mortgage servicers are providing similar relief to homeowners, so every homeowner who can't pay their mortgage because of COVID-19 may wish to contact their mortgage servicer to ask what the homeowner's options are



- Fannie Mae
- Freddie Mac
- U.S. Dept.
- U.S. Dept.
- U.S. Dept.

Administrat

If a homeowner
their mortgage

payments....**WARNING**

WARNING....Make sure to confirm that your escrow is able to cover Insurance and Tax Payments. If not make those escrow payments....WARNING



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WARNING #2....Get clear on how the missed payments will be repaid (balloon payments, or additional payment)....**WARNING #2**

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Cash Out Resources – *Owner Occupied Housing- HELP*



Save Our Home AZ – Foreclosure Assistance

The Save Our Home AZ ("SOHAZ") Program offers Principal Reduction Assistance, Monthly Mortgage Subsidy Assistance for under and unemployed Arizonans and Second Lien Elimination Assistance to qualified Arizona homeowners. The program's goal is to aid Arizona's homeowners in avoiding foreclosure by assisting with mortgage affordability (a payment that does not exceed 31 percent of gross income) inclusive of property taxes and Homeowner's Association (HOA) fees. Your lender's agreement to participate may be required, since mortgage assistance is provided directly to lenders on the homeowner's behalf.

For additional program information read the Program Fact Sheet and Program Application Process Details.

To see if you might be eligible for assistance through the SOHAZ Program or to begin an application for assistance click on the [Self Assessment and Online Applications](#) .

If you wish to speak to a free Housing Counselor, dial toll-free 1-877-448-1211. Other SOHAZ Program questions may be directed to the Arizona Department of Housing, Monday through Friday, from 8:00 a.m. – 5:00 p.m. by dialing (602) 771-1000. Information on other eviction and foreclosure programs in Arizona is available [here](#).

For those interested in tracking assistance provided through the Hardest Hit Fund, reports may be accessed on the [Hardest Hit Fund page](#).





Cash Out Resources – *Rental Housing*

Both Arizona and the U.S. government have instituted protections to halt evictions during the COVID-19 pandemic. In Arizona, an eviction action may still be filed in the court but the enforcement of the eviction may be delayed.

CDC Order: "Temporary
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assistance: <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>
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to report income in
here: <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>

**WARNING #3....The CDC's
eviction moratorium is slated to
end 3/31/2021....WARNING #3**

property

not required

The tenant is unable to make full rent payments because of a job loss or layoff, reduced work hours, reduced pay, significant loss of income for the household, or extraordinary medical expenses not reimbursed by insurance or other means.

The tenant is trying to make their rent payments, including making partial payments that are as close to the full rent as can be made, when taking into account other expenses the tenant might have.

If an eviction happened right now, the tenant would have to move into a homeless shelter or someplace with other people in close quarters.

The tenant is still responsible for everything required by the lease agreement. Late fees, penalties, and interest on past due rent or not making rent on time - as required by the lease - are still allowed.

The tenant will owe all of the past due and current rent amounts plus any fees, penalties, and interest after the CDC order expires on December 31, 2020. Eviction for nonpayment of rent may resume after the CDC order expires.

The Centers for Disease Control have made sample declaration forms available here: <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>. To be protected by the CDC Order, tenants must sign the declaration form and provide a copy to their landlord or property manager and documenting the date, time, and how the copy was delivered (email, mail, hand delivered).



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CDC Order: ["Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19"](#)

.To qualify for the Order, tenants (each adult on the lease) must submit a signed declaration to their landlord or property owner that states:

The tenant has applied for government rent assistance or housing programs. To apply for rental assistance: <https://housing.az.gov/general-public/rental-assistance-resources-eviction-prevention>

The tenant expects to not earn more than \$99,000 (or \$198,000 if filing a joint tax return) in 2020 or was not required to report income in 2019 or received a stimulus check from the CARES Act. Find the status of your stimulus payment here: <https://www.irs.gov/coronavirus/get-my-payment>

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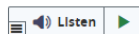
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**WARNING #4....Rent is still due,
make sure you create a budget
plan to pay the rent you owe
....WARNING #4**



Cash Out Resources– *Legal Expenses*

<https://www.azlawhelp.org/resourceprofile.cfm?id=77>



DNA - People's Legal Services, Inc., Flagstaff Profile

Provides general civil legal assistance to low income individuals living on or near the Coconino Reservations for Navajo, Hualapai and Havasupai Tribes

Address

2323 E. Greenlaw Lane, Suite 1
Flagstaff, AZ 86004
Phone: 928.774.0653 Toll Free: 800.789.5781
Toll Free: 800.789.5781
Fax: 928.774.9452
Website: <http://www.nativelegalnet.org>

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📞 **866-637-5341.**

YOUR FEEDBACK IS NEEDED

Let us know how we are doing! Please take a couple of minutes to **fill out our survey.**



Cash Out Resources– *Living Expenses*

<https://www.coconino.az.gov/2370/Food-Housing-and-Other-Resources>



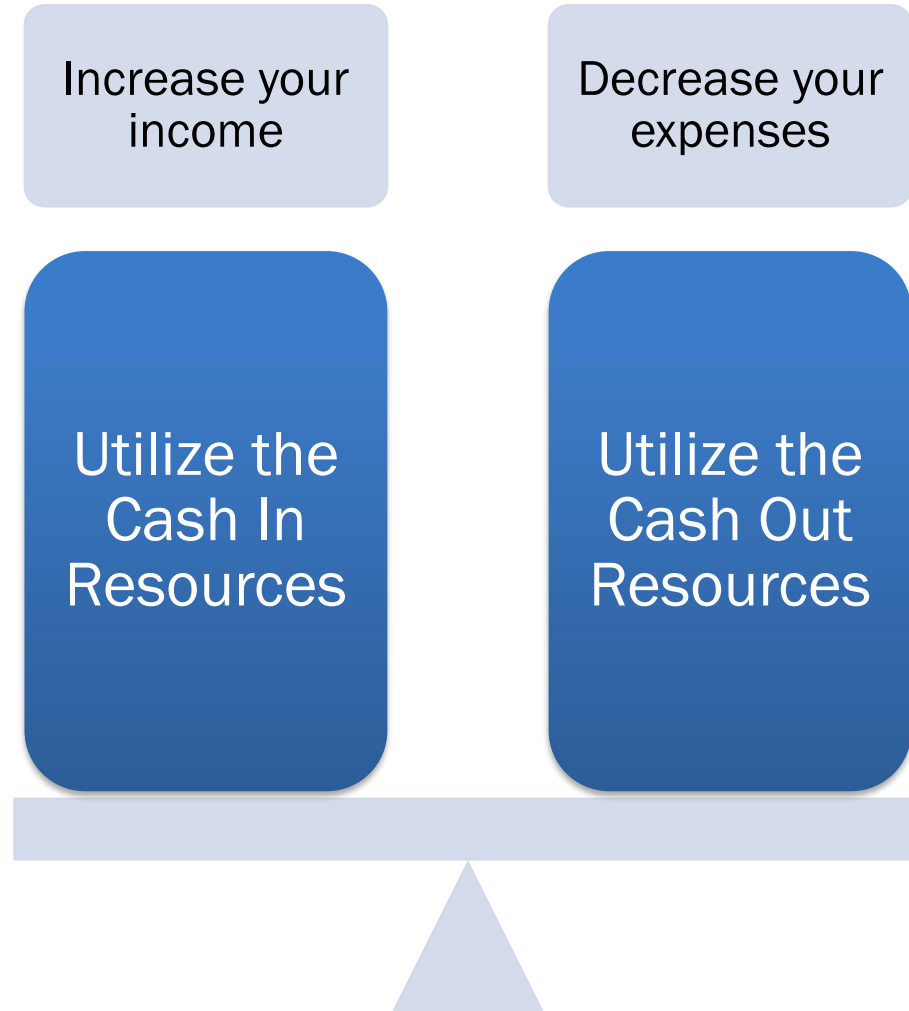
United Way
of Northern Arizona



COVID-19 Social Safety-Net Services Coalition Resource Guide

The very best community resource guide you will find! It includes:
Food Services, Housing Services, Emergency Cash Assistance,
Medical Services, Children and Youth Services across all of
Coconino County (including Native American Lands)

Balance results from hard decisions



Economic Development Resources Developed during COVID

- Weekly Grant Opportunities: <https://coconino.az.gov/2435/Grant-Opportunities>
- Coconino County and Sedona Business Leaders Survey:
 - <https://in.nau.edu/economic-policy-institute/covid-19/>
- Enhanced Food Handler's Certification
 - <https://coconino.az.gov/2397/CCHHS-Enhanced-Food-Handlers-Cert>



Weekly Grant Opportunity Summary Report
Week of September 7th - 11th, 2020

Coconino
09/04/2020
Chris Paster
Economic Development Manager
cpaster@coconino.az.gov

N Code	Grant Title	Due Date	Note
10440	Child and Adult Care Food Program (CACFP) - FY 2021	Rolling	Non-profits, Private Sector, Schools: to improve and maintain the health and nutritional status of children and adults enrolled in child or adult care centers, while simultaneously promoting the development of good eating habits. This program will provide meal reimbursement to eligible child care centers, family day care homes, at-risk after-school programs, Head Start programs, outside-school-hours programs, adult day care centers, and emergency shelters providing nutritious foods.
314746	Enterprise Community Investment: Conventional Equity for Affordable and Workforce Housing - FY 2020	Rolling	Non-profits, Private Sector: to provide a conventional equity product to finance the acquisition and preservation of existing affordable and workforce rental housing communities operated by for-profit and nonprofit housing developers or subsidiaries. This conventional equity product can be used to acquire affordable or unrestricted apartment communities on a joint venture basis with local real estate operators.
318539	National Center for Mobility Management (NCMM): Community Mobility Ready-to-Launch Grants - FY 2020	10/01/2020	Local Govt, Non-profits, Private Sector, Tribal Orgs: to provide funding for innovative transportation solutions that allow low-income, elderly, and/or underserved community members to become more fully engaged in economic opportunities, improve their health and well-being, and/or become more integrated into their community. Funding and technical assistance will be provided to eligible recipients or subrecipients for Federal Transit Administration (FTA) funds under sections 5307, 5310, or 5311.
515901	National Endowment for the Humanities (NEH): Dialogues on the Experience of War - FY 2020	10/14/2020	Local Govt, Academic Institutions, Non-profits, Native American Tribes: to support the study and discussion of important humanities sources about war, in the belief that these sources can help U.S. military veterans and others think more deeply about the issues raised by war and military service. The program is designed to reach military veterans; however, projects involving discussion groups that integrate veterans with civilians, men and women in active service, and military families are well.
51525	Neotropical Migratory Bird Conservation Act (NMBCA) Grants - FY 2021	11/05/2020	Private Sector: to provide financial support for neotropical migratory bird (NMB) conservation projects throughout the Western hemisphere and to foster international cooperation for initiatives that will perpetuate healthy bird populations. Applicants may apply for funding under either the core (traditional) program benefiting any eligible NMB, or under the Identifying Measures of Performance and Achieving Conservation Targets (IMPACT) program designed to focus resources to a specific set of part.
37083	Environmental Research & Education Foundation (EREF): General Program - FY 2021	12/01/2020 (Multiple)	Academic Institutions, Native American Tribes, Private Sector, Schools, Non-profits: to support research, conducted by qualified primary investigators (PIs) from academic and non-academic organizations, that addresses integrated solid waste management. This program places a strong focus on research that increases sustainable solid waste management practices. For the purposes of this program, solid waste is defined as:

